Abstract

Systems, methods, and computer program products for generating a narrative financial analysis of a financial statement of a business entity are provided. Financial information about a business entity is obtained from a user. A set of financial values is calculated based on the received financial information. The calculated values are compared to values calculated for the same business entity over time or to different business entities in the same industry. Scores are assigned to the financial values based on the comparison. For each combination of scores, text is dynamically selected to generate a narrative financial analysis report. The narrative financial analysis report includes text that explains the meaning of each combination of scores in a narrative format.